

ANDREW D OYLER
 HECTOR ESTEVES
 574 RACE ST
 MILLERSBURG

PA 17061-1158

YOUR LOAN NUMBER [REDACTED]

DATE: 11/14/22

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/23 THROUGH 12/23.

----- ANTICIPATED PAYMENTS FROM ESCROW - 01/23 THROUGH 12/23 -----
 HOMEOWNERS 1ST 1234.31
 CITY TAXES 816.50
 SCHOOL 988.64

 TOTAL PAYMENTS FROM ESCROW 3039.45

 MONTHLY PAYMENT TO ESCROW 253.28 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 01/23 THROUGH 12/23 -----		-- ESCROW BALANCE COMPARISON --			
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	1132.41	1519.77
JAN 23	253.28			1385.69	1773.05
FEB 23	253.28			1638.97	2026.33
MAR 23	253.28	816.50	CITY TAXES	1075.75	1463.11
APR 23	253.28			1329.03	1716.39
MAY 23	253.28	1234.31	HOMEOWNERS 1ST	348.00	735.36
JUN 23	253.28			601.28	988.64
JUL 23	253.28			854.56	1241.92
AUG 23	253.28	988.64	SCHOOL ALP	119.20 RLP	506.56
SEP 23	253.28			372.48	759.84
OCT 23	253.28			625.76	1013.12
NOV 23	253.28			879.04	1266.40
DEC 23	253.28			1132.32	1519.68

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -387.36.
 NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT
 WILL BE COLLECTED FOR A PERIOD OF 48 MONTHS FROM JANUARY 01, 2023

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	372.75 *
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	253.28
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	8.07
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 01/01/23 634.10
* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST
PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH

YOUR LOAN DOCUMENTS.

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 506.56.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE

IS TARGETED TO BE YOUR CUSHION AMOUNT.
YOUR ESCROW CUSHION FOR THIS CYCLE IS 506.56.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:					
12/22	254.04	00/00	0.00	00/00	0.00
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:					
00/00	0.00	00/00	0.00		
00/00	0.00	00/00	0.00		

FOR THE PURPOSES OF THIS ESCROW ANALYSIS, ADJUSTMENTS TO THE ESCROW
BALANCE AND/OR ESCROW DATA WERE COMPLETED PENDING INFORMATION FROM
YOU. PLEASE FORWARD APPROPRIATE INFORMATION TO OUR OFFICE IMMEDIATELY.

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DATE: 11/14/22

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING JAN, 2022 AND ENDING DEC, 2022. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF JAN, 2022 IS ---

PRINCIPAL & INTEREST	372.75
ESCROW DEPOSIT	240.49
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	3.53
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	616.77

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		DESCRIPTION	-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL		PRIOR PRJ	ACTUAL
JAN 22	240.49	3217.88					
JAN 22		240.50*				1683.52	1442.97
FEB 22	240.49	244.02*				1924.01	1686.99
MAR 22	240.49	244.02	813.81	814.88	CITY T		
MAR 22		244.02*		*		1350.69	1360.15
APR 22	240.49	244.02*				1591.18	1604.17
MAY 22	240.49	244.02*	1095.20	1231.85*	HOMEOW	736.47	616.34
JUN 22	240.49	*				976.96	616.34
JUL 22	240.49	244.02*				1217.45	860.36
AUG 22	240.49	244.02*	976.96	986.67*	SCHOOL	480.98 T	117.71 A
SEP 22	240.49	244.02*				721.47	361.73
OCT 22	240.49	244.02*				961.96	605.75
NOV 22	240.49	244.02*				1202.45	849.77

DEC 22 240.49 ** 1442.94 849.77

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 480.98. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS
117.71.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00